

**UNITED STATES DISTRICT COURT
DISTRICT OF MAINE**

**U.S. Bank Trust National Association, not in
its individual capacity but solely as owner
trustee for GS Mortgage-Backed Securities
Trust 2022-RPL2**

Plaintiff

vs.

Lynn Dube and Shawn Dube

Defendants

Case No. 1:23-cv-00289-LEW

JUDGMENT OF FORECLOSURE AND SALE

78 Nutting Road, Perham, Maine
Book 4408, Page 178

This matter came before the Court for a testimonial hearing on Plaintiff's Motion for Default Judgment on December 15, 2023. Plaintiff, U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for GS Mortgage-Backed Securities Trust 2022-RPL2, was present and represented by Reneau J. Longoria, Esq. Defendants, Lynn Dube and Shawn Dube, did not appear.

All persons interested having been duly notified in accordance with the law, and after hearing, the Plaintiff's Motion for Default Judgment is GRANTED. Count II - Breach of Note, Count III - Breach of Contract, Money Had and Received, Count IV - Unjust Enrichment are hereby **DISMISSED** without prejudice at the request of the Plaintiff. **JUDGMENT** on Count I - Foreclosure is hereby **ENTERED** as follows:

1. If the Defendants or their heirs or assigns pay U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for GS Mortgage-Backed

Securities Trust 2022-RPL2 (“U.S. Bank”) the amount adjudged due and owing (\$105,620.40) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, U.S. Bank shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

Description	Amount
Principal Balance	\$98,472.50
Interest	\$1,587.55
Unpaid Late Charges	\$68.00
Escrow Balance at Loan Transfer	\$312.54
Insurance	\$1,125.00
Taxes	\$923.57
Corporate Advances	\$3,911.84
Credits	(\$780.60)
Grand Total	\$105,620.40

2. If the Defendants or their heirs or assigns do not pay U.S. Bank the amount adjudged due and owing (\$105,620.40) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, their remaining rights to possession of the Perham Property shall terminate, and U.S. Bank shall conduct a public sale of the Perham Property in accordance with 14 M.R.S. § 6323, disbursing the proceeds first to itself in the amount of \$105,620.40 after deducting the expenses of the sale, with any surplus to the Defendants or the heirs or assigns, in accordance with 14 M.R.S.A. § 6324. U.S. Bank may not seek a deficiency judgment against the Defendants pursuant to the Plaintiff's waiver of deficiency at trial.
3. In the event that the Defendant, and anyone occupying the premises, do not vacate the property upon termination of his/her right to possession, U.S. Bank may reopen this matter to seek a Writ of Assistance and/or Writ of Possession to be served by the U.S. Marshals Service pursuant to Federal Rule of Civil Procedure 4.1(a) consistent with

this Judgment.

4. Pursuant to 14 M.R.S. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.
- 5 The amount due and owing is \$105,620.40.
- 6 U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for GS Mortgage-Backed Securities Trust 2022-RPL2 has first priority, in the amount of \$105,620.40, pursuant to the subject Note and Mortgage and there are no parties in interest other than the Defendants who have second priority.
7. The prejudgment interest rate is 1.125%, *see* 14 M.R.S.A. § 1602-B, the post-judgment interest rate is 10.69%, pursuant to 14 M.R.S.A. § 1602-C (West 2022) (The one year United States Treasury bill rate is the weekly average one-year constant maturity Treasury yield, as published by the Board of Governors of the Federal Reserve System, for the last full week of the calendar year immediately prior to the year in which post-judgment interest begins to accrue-December 2022, 4.69% plus 6% for a total post-judgment interest rate of 10.69%).
8. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for GS Mortgage- Backed Securities Trust 2022-RPL2 300 East Delaware Avenue, 8th Floor Wilmington, DE 19809	Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 303C Beverly, MA 01915
DEFENDANT	Lynn Dube 78 Nutting Road Perham, ME 04766	Pro Se
	Shawn Dube 78 Nutting Road Perham, ME 04766	Pro Se

- a) The docket number of this case is No. 1:23-cv-00289-LEW.
- b) The Defendants, the only parties to these proceedings besides U.S. Bank, received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 78 Nutting Road, Perham, ME 04766, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 78 Nutting Road, Perham, ME 04766. The Mortgage was executed by the Defendants, Lynn Dube and Shawn Dube on March 2, 2007. The book and page number of the Mortgage in the Aroostook County Registry of Deeds - Southern is Book 4408, Page 178.
- e) This judgment shall not create any personal liability on the part of the Defendants but shall act solely as an in rem judgment against the property, 78 Nutting Road, Perham, ME 04766.

SO ORDERED.

Dated this 2nd day of January, 2024.

/s/ Lance E. Walker

UNITED STATES DISTRICT JUDGE